

**Table I.B.2.a.(1)(1998) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.3%	82.8%	79.0%	78.7%	82.8%	89.4%	80.1%	86.8%
Industry group **								
Agric., fish., forest.	78.0%	79.4%	70.4%	68.0%	78.5%	82.4%	73.5%	80.9%
Mining	95.2%	87.1%	86.6%	93.2%	90.4%	98.3%	89.9%	95.6%
Construction	80.4%	81.4%	78.4%	78.2%	80.1%	90.3%	78.7%	83.0%
Manufacturing	91.3%	89.1%	81.8%	82.9%	88.7%	95.1%	84.0%	92.5%
Transp., commu., util.	91.5%	85.2%	78.1%	75.6%	89.7%	95.5%	78.7%	93.5%
Wholesale trade	90.8%	80.9%	83.7%	85.6%	87.9%	96.2%	82.6%	93.6%
Retail Trade	79.3%	81.9%	77.1%	73.0%	73.3%	82.5%	77.4%	79.9%
Fin., ins., real est.	85.1%	79.8%	82.4%	85.1%	87.0%	85.4%	82.9%	85.5%
Services	81.9%	82.8%	77.9%	76.6%	79.3%	86.1%	79.5%	82.9%
Unknown	61.1% *	61.1% *	--	--	--	--	61.1% *	--
Ownership								
For profit, incorporated	85.5%	83.0%	78.8%	79.1%	83.4%	89.3%	80.0%	87.1%
For profit, unincorporated	81.0%	79.6%	77.7%	76.1%	79.8%	89.3%	78.4%	83.3%
Nonprofit	83.8%	87.6%	81.9%	77.0%	81.4%	88.7%	82.2%	84.3%
Unknown	91.8%	--	--	91.1%	93.7%	91.6%	62.0%	91.9%
Age of firm								
Less than 5 years	77.9%	80.7%	79.9%	74.9%	72.1%	80.4%	79.2%	75.9%
5-9 years	76.8%	80.5%	76.5%	74.7%	77.1%	74.4%	77.7%	75.8%
10-19 years	80.1%	81.5%	78.8%	78.5%	80.6%	81.3%	79.7%	80.4%
20 or more years	83.1%	85.4%	79.8%	79.7%	83.6%	84.3%	81.2%	83.6%
Unknown	94.4%	59.5%	75.8%	84.4%	91.6%	94.8%	81.3%	94.5%
Multi/single status								
2 or more locations	87.7%	76.1%	79.4%	82.2%	84.0%	89.5%	81.0%	88.0%
1 location only	79.9%	83.0%	79.0%	77.2%	79.9%	86.7%	79.9%	79.9%
Percent full-time employees								
Less than 25%	60.7%	70.4%	63.1%	56.9%	55.8%	66.2%	62.5%	60.0%
25-49 %	76.5%	77.7%	74.5%	66.4%	71.2%	79.7%	73.3%	77.2%
50-74 %	77.5%	78.5%	72.0%	67.4%	78.0%	80.7%	73.0%	78.9%
75% or more	86.8%	83.8%	80.1%	80.5%	84.6%	91.0%	81.3%	88.5%
Union presence								
No union employees	83.1%	81.9%	78.5%	77.7%	80.8%	88.1%	79.3%	84.7%
Has union employees	89.2%	88.1%	90.3%	88.0%	90.8%	89.0%	87.8%	89.3%
Unknown	93.7%	94.0%	77.3%	83.4%	88.7%	95.1%	85.8%	94.3%
Percent low wage employees **								
50% or more low wage	63.8%	82.6%	65.2%	62.0%	59.7%	61.7%	70.1%	61.1%
Less than 50% low wage	82.4%	82.5%	80.2%	79.4%	83.4%	84.7%	80.5%	83.4%
Unknown	92.9%	90.5%	67.6%	86.7%	89.2%	93.5%	81.9%	93.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.a.(1)(1998) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.69%	0.76%	0.59%	0.62%	0.28%	0.50%	0.30%
Industry group **								
Agric., fish., forest.	2.07%	2.47%	3.69%	5.69%	12.76%	5.29%	3.00%	4.20%
Mining	0.99%	14.70%	18.57%	14.36%	3.45%	0.64%	2.98%	1.33%
Construction	1.66%	2.56%	2.03%	2.04%	3.82%	4.88%	2.36%	2.15%
Manufacturing	0.36%	1.95%	2.15%	1.27%	0.65%	0.43%	1.08%	0.35%
Transp., commu., util.	0.61%	3.51%	4.49%	5.43%	1.97%	0.62%	3.14%	0.62%
Wholesale trade	1.01%	3.09%	1.53%	1.29%	1.26%	1.79%	0.71%	1.29%
Retail Trade	0.76%	1.65%	2.22%	1.46%	1.43%	1.16%	1.39%	1.09%
Fin., ins., real est.	1.17%	1.96%	2.44%	1.89%	1.61%	1.98%	1.22%	1.36%
Services	0.47%	0.89%	1.16%	1.18%	1.14%	0.79%	0.67%	0.61%
Unknown	18.71% *	18.71% *	--	--	--	--	18.71% *	--
Ownership								
For profit, incorporated	0.20%	0.87%	0.98%	0.69%	0.83%	0.30%	0.73%	0.36%
For profit, unincorporated	1.08%	0.64%	1.84%	2.89%	2.24%	1.04%	1.00%	1.31%
Nonprofit	0.99%	2.04%	2.12%	2.15%	1.59%	0.76%	1.38%	1.08%
Unknown	1.31%	--	--	5.12%	1.58%	1.40%	17.34%	1.30%
Age of firm								
Less than 5 years	0.92%	1.30%	2.11%	1.82%	3.44%	2.95%	1.07%	1.93%
5-9 years	0.84%	0.87%	1.41%	1.35%	1.48%	3.29%	0.80%	1.42%
10-19 years	0.64%	1.28%	1.40%	1.28%	1.42%	1.45%	1.39%	0.67%
20 or more years	0.31%	1.30%	0.68%	0.67%	0.82%	0.53%	0.62%	0.35%
Unknown	0.44%	17.16%	14.78%	3.71%	1.51%	0.49%	3.37%	0.44%
Multi/single status								
2 or more locations	0.31%	3.87%	2.71%	0.84%	0.78%	0.28%	1.36%	0.31%
1 location only	0.46%	0.70%	0.79%	0.85%	0.68%	2.75%	0.63%	0.56%
Percent full-time employees								
Less than 25%	3.09%	5.09%	7.24%	5.81%	6.71%	3.71%	2.89%	3.96%
25-49 %	1.35%	3.26%	2.75%	2.96%	2.73%	2.36%	1.78%	1.61%
50-74 %	0.96%	2.04%	2.48%	2.33%	2.82%	0.73%	0.97%	1.10%
75% or more	0.14%	0.79%	0.76%	0.82%	0.56%	0.31%	0.61%	0.23%
Union presence								
No union employees	0.34%	0.64%	0.84%	0.68%	0.57%	0.73%	0.54%	0.54%
Has union employees	0.75%	5.35%	2.11%	1.67%	1.33%	1.09%	2.66%	0.80%
Unknown	0.57%	5.46%	3.86%	2.08%	3.77%	0.60%	2.78%	0.57%
Percent low wage employees **								
50% or more low wage	0.77%	2.24%	3.70%	4.24%	2.18%	2.13%	1.82%	0.82%
Less than 50% low wage	0.35%	0.73%	0.95%	0.59%	0.73%	0.69%	0.61%	0.41%
Unknown	0.52%	5.49%	6.12%	2.46%	1.21%	0.59%	4.27%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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